

## The Value of Life

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*Have you ever wondered what value government agencies place on your life? You may be flattered to learn that up to now, as an average U.S. citizen, you have generally been considered pretty valuable. That may be changing.*



Despite the depressed economy caused by the 2008 global recession, you might have noticed that the cost of *removing* (a mole hunter's euphemism for *killing*) a mole in your garden (or, as we say in the U.S., your yard) has increased from \$35 to \$90 for each near-blind little mammal.

At first, I thought this indicated that the value of a mole's life had increased by \$55. However, on further reflection, I realized that a mole's life is now worth \$55 less than it was previously. In effect, the value of an American mole's life was negative and is getting more negative. They are worth far more dead than alive.

- *It is interesting to note that, reputedly like snakes, there are no moles in Ireland.*
- *Darwin cited moles as an example of mammals that have organs (e.g., eyes) that have become vestigial and are being phased out by natural selection.*
- *Moles are considered to be a pest in the U.S. while, alternately, in Germany, they are a protected species.*

Geese, on the other hand, might be deemed worthy or worthless depending on where they happen to live. In an affluent residential enclave with tree-lined streets, richly-fertilized lawns, and man-made goose ponds (i.e., manicured lakes strategically-placed for sunsets and reflections), they aren't worth poop.

For example, around America's suburban lakeshore villages, (where much of the human population can recount 60-80 years; rarely leave their heated and air-conditioned incubators; and enjoy the benefits of Medicare while railing against creeping Socialism), complaining residents often prevail on the State Department of Conservation to *control* (the urban grass farmer's euphemism for killing) the wild goose population. Often, the Department is happy to comply (albeit, without fanfare).



Alternately, the Missouri Department of Conservation (*We are the NRA!*) actively accommodate waterfowl in the hunterland by creating habitat and growing feed so that gunners (a.k.a., sports enthusiasts) can, ultimately, shoot them.

From this, one might conclude that, whether through birth control or being shot to death, a Canada goose is not worth very much alive.

Pigs seem to be another interesting case. For their unfortunate role in transmitting diseases to those ignorant of the means for protecting themselves from pathogens, they earned a bad reputation early on. From Leviticus 11:7, the dietary laws of Judaism forbade the eating of pork in any form, condemning the pig as an unclean animal. The eating of pork is also prohibited in Islam, among Seventh-day Adventists, and in some other Christian denominations. Statistics aren't available, but McDonald's probably doesn't sell many bacon cheeseburgers in the regions where these views are firmly held. (*Fries with that?*)

Still, it would seem pigs must be worth something. Each year, our porcine imports from Europe and the Orient are cultivated by the millions on nutritious U.S. feed (3-4 pounds of grain per pound of pig) until they weigh about 250 pounds. (Do the arithmetic; math not required.) Pigs are culled after just six months and sold for about \$150 per 'belly', the cut of meat used to make bacon slices. (Actually, they are sold by the pound, e.g., \$170 per hundredweight in 2015. This metric more accurately reflects what is really in store for today's new, low-fat, genetically-manipulated porker.)



When one thinks about it, for all the loving care administered to the development of the young piglets in their computer-controlled incubators and communal macro-environments, one might conclude that the life of a six-month-old pig really doesn't have any value. After all, it is not going to be lovingly cared for in a home (or yard) and taken to the veterinarian for periodic checkups until it dies of old age. Instead, it is on its way to becoming someone's lunch. Big chunks of it will be stored in someone's freezer.



Also, while the world's 20 billion chickens can live up to 5-10 years, 50 billion broilers are dispatched annually after only 5-9 weeks. Housed in large, ventilated sheds providing, at least, 0.5 square feet per bird being bred for fast growth and enormous breasts, many of these bird's legs cannot support their own weight at culling.

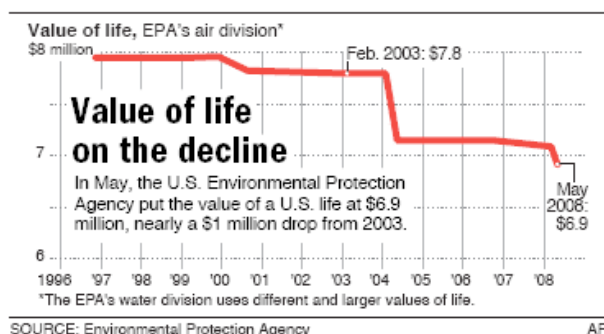
In 2015, the price of beef cattle declined even as the nearly hundred million members of the U.S. herd became the '*fattest they have ever been*'. This was attributed to cheap corn and more days of feeding before slaughter. Cows are slaughtered at 14 months and 1,000 pounds while calves are cashed in between a tender three and sixteen weeks of age.

So, what does this cursory evaluation of the value of animal life tell us? For one thing, we begin to recognize that the value of life is highly dependent upon location, age, and the intent of the guys with the guns and checkbooks.

## Human Life - U.S.

From its inception, USEPA has assigned a dollar value to the life of a U.S. citizen as a means for estimating the costs of disease or loss of life due to exposure to pollution. Until recently, the agency routinely conducted cost-benefit analyses based on the estimated impacts of pollutants on life and health (For example, *Were the savings in American lives worth the additional cost of water treatment to regulate arsenic in drinking water at 10 µg/l rather than 50 µg/l?*). Indeed, health-based standards are known to be appraisals of the value of the lives of those potentially injured by specific pollutants or hazardous conditions. Where life is cheap, tolerable levels of pollutants - as well as speed limits - are high.

From 2000 to 2008, the USEPA air quality division quietly revised its value of a 'statistical life' downward from \$8.0 to \$6.9 million. While Americans became cheaper to asphyxiate, in the future, following a cascade of newly abandoned regulatory requirements, lives lost to air pollution, as measured by the USEPA barometer, should be expected to get cheaper still.



### Value of Statistical Life, USEPA Air Division

Year	\$, Millions
2000	8.0
2001	7.8
2005	7.2
2008	6.9

<http://www.msnbc.msn.com/id/25626294/>

## Age and the Value of Life

Implicit factors in the appraisal of value of life are age, earning power, sex, and remaining life expectancy. The life of an uninsured, terminally ill Centenarian, incapable of earning a paycheck and with savings exhausted, might likely be valued close to zero. (Perhaps even less if she is insured and worth more dead than alive.)

- As of 2015, there are about 77,000 Centenarians in the U.S. (1 in 4,200)
- If one is a true believer, oldsters are pikers today as compared with Biblical long-livers:
  - ~ Methuselah, 969 (Genesis 5:27),  
or 720 in the Samaritan Pentateuch.
  - ~ Noah, 950.
  - ~ Adam, the first man, 930.
  - ~ Enoch, 365.
- In 2007, Hallmark reportedly sold ≈ 85,000 **Happy 100th Birthday!** cards.
- In 2005, the Social Security Admin/ extended life expectancy tables to age 119.
- Three percent of Centenarians report that they tweet. (100%, toot).



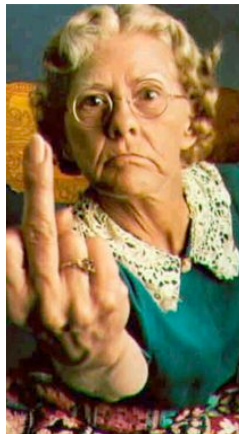
At the other end of the life spectrum, newborns, while universally cute, spend their first score of years consuming resources. They must be cuddled, diapered, potty-trained, and taught to drive. They face decades of educational exposure before they are ready to contribute to the American engines of economic power. So, it appears that the value of an American life varies with age. Most of our young as well as our old are not considered valuable enough to be worth insuring. Also, our youth get to go to war.

Even if primarily packed into the middle years, the aggregate value of life as an American is clearly worth millions. That helps explain why so many would-be immigrants, even those that have suffered from and passionately hate the U.S. for its military *'police actions'* and *'interventions'* still want to come to live here.

In that regard, General William Westmoreland, filmed for the Oscar-winning 1974 Vietnam documentary *Hearts and Minds*, suggested: *"The Oriental doesn't put the same high price on life as does a Westerner. Life is plentiful. Life is cheap in the Orient."* (Based on the military's assessment of the relative value of lost lives, an American offensive was considered a success when we were out-killing the North Vietnamese forces, 10-1.). Still, one might suspect that, given the opportunity to live and grow corn in mid-America rather than splash around in a mine-filled rice paddy in a war-devastated, defoliated landscape, these same Orientals might well reappraise the value they place on their lives. Circumstances matter.

But what if you are a very old American and have cashed in on most of your most productive years? After 2002, faced with calculations from the Bush administration, the USEPA concluded that the value of people over 70 years of age was 38 percent less than that of younger people. After this decision became public and older constituents started to consider the implications, the administration relented and allowed the agency to reverse itself. (*Death panels*, anyone?)

In retrospect, maybe our compassionately conservative accountants were simply being typically practical and businesslike. Between our visits to an increasing assortment of medical specialists and trips to the pill factory outlets, even us old farts (*Disclaimer: I'm 84 or, statistically, 99+ percent done.*) must acknowledge that we are not having as much fun as we seem to recall we did in our early years. With a minimum of 90 percent of our statistical life gone, maybe septuagenarians are less than 10 percent as valuable as a newborn (and still less than a fetus, as disproportionate demand we place on CPAs might reasonably view our aging (5.5% per year) blight on America's



Further, as octogenarians and beyond, worthless to our society. As physical we may contribute most to society, as electing to die before our medical costs wealth. As fear of the loss of their may come to embrace *'death with*

anti-abortionists would argue). With the health care resources, dispassionate population is a progressively increasing future economic prosperity.

we could be viewed as being totally infirmities progressively debilitate us, well as to our family heirs, by simply mount and consume our accumulated inheritance spreads, even *'right-to-lifers'* dignity.'

## *Euthanasia and Suicide*

Euthanasia (the *good death*, as opposed to the horror of progressive mental deterioration, physical incapacity, incontinence, and unrelenting pain) is something that critically ill people consider seriously after they personally decide that the value of their continued existence has declined to zero - or even gone negative.

Presently, euthanasia is legal in Canada, Belgium, Luxembourg, Netherlands, Colombia, and Switzerland. In the U.S., California, Oregon, Washington, Montana, and Vermont now allow terminally ill patients to seek medical assistance in dying (assisted suicide). While Catholic teaching condemns euthanasia as a crime against life, Hindus believe that in helping to end a painful life a person is performing a good deed. In Shinto, the prolongation of life using artificial means is a disgraceful act against life.

## *Suicide's not Painless*

Suicide (self-euthanasia) has become a growing alternative for American troops serving overseas and returning veterans. Despite urgent prevention programs, young, healthy, active-duty, American military men and women (primarily, 18 to 27 years old) commit suicide at an annual rate of 30 per 100,000. This is roughly twice the overall national rate as of 2013. Suicide, the eleventh most common cause of death in the U.S., is even more commonplace than homicide, number 15.

Not surprisingly, the firearm (gun, rifle, or shotgun) is the American suicide weapon of choice. However, those residual non-gun-owners desperate to end their lives may resort to such fearsome alternatives as:

- *Slashing one's wrists or arteries (exsanguination),*
- *Drowning (useful for torture; one of the most feared and least common methods),*
- *Suffocation (e.g., plastic bag over head; Warning, "This is not a toy"),*
- *Electrocution (high tension, high current required; feet preferably in water),*
- *Jumping from high bridges, balconies, windows (defenestration),*
- *Hanging (more common in rural areas; asphyxiation takes 5 to 10 minutes),*
- *High-Speed Train Collision (with a 10% survival rate, a fate possibly worse than death; in Germany, 10% of all suicides involve railways),*
- *Subway Track Jumping (poor choice; has a 67% survival rate),*
- *Car Crashes (an estimated 1.6% to 5% of crashes are attempted suicides),*
- *Potable Poisons (hydrogen cyanide plus diazepam was the cocktail of choice for the Jonestown religious sect),*
- *Drug Overdosing (a highly preferred method of dignified dying),*
- *Carbon Monoxide Poisoning (burning charcoal = death by hibachi),*
- *Venom (bites by scorpions, spiders, snakes, asps),*
- *Self-Immolation (suicide by fire; very painful, just ask Saint Joan),*
- *Apocarteresis (suicide by starvation; difficult in the U.S. where obesity reigns and force feeding is very popular),*
- *High Explosives (Plastique explosives strapped to forehead, detonator),*
- *Suicide Attack (also referred to as murder/suicide; kamikaze).*



- *Physician-Assisted Suicide* - Considering the grisly options plus the uncertainty of success of do-it-yourself suicides, the 130 fatalists who turned to Dr. Kervorkian and his suicide machine seem to have made a comparatively good choice.

With 70% in favor, strong public support for *assisted suicide* has gained political recognition and action. Already legal in Oregon (since 1997), Washington (next, in 2008), Vermont, and Montana, Coloradans approved a '*medical aid in dying*' act by 65% in 2016. Earlier, Californians had joined the '*right to die*' movement by passing its '*End of Life Option*' in October 2015.

In response, religious groups and '*conservative*' legislators undertook to spearhead an intransigent opposition dedicated to making the new legislation burdensome to implement and unnecessarily costly. (Capitalizing on these efforts, Valeant Pharmaceutical has raised the cost of their newly acquired death drug, Seconal, to \$3,000 to \$4,000.) As a result, lethal medical prescriptions claim relatively few lives. Of those death-wishers who surmount the institutional and financial barriers to receive a poison pill, only about two-thirds use it.

*The U.S. Opioid Boom - an increasingly Popular Way to Die Happy - at low cost and with less mess.*

Exceeding the number of U.S. deaths due to car crashes, *heroin and synthetic opioids* were deemed responsible for the overdose deaths of about 64,000 users in 2016 (NHCS). Deaths from fentanyl and heroin surpassed our nation's already impressive and messy, blood-spattered death toll sponsored by the NRA.

Used for anesthesia and to treat cancer pain, fentanyl, a powerful synthetic opioid which can be inexpensively prepared in laboratories, is now overtaking heroin in popularity. (Fentanyl is the drug that killed the singer, Prince, in 2016.)

As a byproduct of rapidly-increasing opioid use by pregnant women, there has been a marked increase in the birth of drug-dependent newborns who require costly, long-term special care facilities. The adverse (i.e., unpaid) financial impact of these hopped-up neonates on hospital operating costs has been greatest in rural areas where women are more likely to be poor and to rely on public assistance, such as Medicaid.

Over the past decade, rural mommas have increased their medicated spawn almost seven-fold while their urban counterparts achieved only a four-fold increase. (Maternal opioid use is reportedly nearly 70 percent higher in rural counties than urban. West Virginia, Maine, and Vermont have achieved particularly high rates of *neonatal abstinence syndrome*.)

In mid-2016, President Obama signed into law the *Comprehensive Addiction and Recovery Act*, or CARA. It stipulated that federal officials should give priority to funding programs in rural areas to improve treatment for pregnant women. This benevolent benefit to the pregnant poor may be short-lived if our newly enfranchised '*compassionate conservatives*' decide that such social endowments must be sacrificed to foster job creation and accelerated infrastructure development, such as border wall-building.

## *Murder in America*

However, when another person, generally a spouse, relative, former friend or ally, independently decides that your life is worth less than zero, the result can be homicide (e.g., justifiable, war), if not outright murder (There is a difference.). Although not the world leaders in this pursuit, Americans are well-equipped for the task. Polls reveal that roughly one-third of our citizens, predominately white men, Southerners, the elderly, and, politically, conservative Republicans, proudly claim gun ownership. Considering the darker implications of acknowledging such armament, that estimate clearly understates actual gun possession. So, it is not surprising that four out of five U.S. murders involve firearms.

Still, not all murders involve the use of firearms. Knives are a notable alternative. Thereafter, things get rather kinky as bludgeons, wire for strangulation, fire, asphyxiation, narcotics, and drowning claim a smattering of unfortunate victims. A grave weakness in our nation's fundamental understanding of chemistry is underscored by the very modest role that both newly devised, as well as old-fashioned, poisons play in modern murder stratagems.

It may come as no surprise that almost nine out of ten American murderers are male. Testosterone rules. However, only three out of four victims are male. Twice as many women are likely to be killed than to join in the sport. Moreover, it is largely a young person's enterprise. American killers average 27 years while their killees average 31 years.

Along with poverty and inner-city tensions, race and sex are factors. A little over one-half of domestic American killers are black while a little less than half are white. Proportionately this means that blacks are seven times more likely to commit murder than whites. Nine percent of America's murderers are female, again, somewhat evenly divided as to complexion.

33,594 Americans, most in the prime of their lives, were devalued and dispatched via firearm (Centers for Disease Control and Prevention, 2014). Steadily increasing, 63 percent of these deaths (21,386) were the result of the increasing popularity of suicide. Among U.S. states, there is a strong relationship between higher levels of gun ownership and higher firearm suicide rates for both men and women (APHA, 2016).

## *Abortion*

Legalized by the U.S. Supreme Court in 1973, abortions among '*women of childbearing age*' (defined as 15-44) peaked in 1981 at 29/1,000 and has since declined by half to 14.6/1,000 in 2014.

Confounding expectations, abortion rates rose in some states passing restrictive anti-abortion laws that closed clinics that served, primarily, young and poor women. (Midwest solons legislated restrictions that closed 22% of their clinics.) Alternately, in some states where access was expanded, rates decreased.

Not surprisingly, the progressively increasing use of long-term [birth control](#), such as intrauterine devices and contraceptive implants, are believed to been the primary reason for the decline in abortion rates.

### *U.S. Traffic Deaths - 'Belts, Booze, and Speed'*

Airbags and still more airbags; improved driver and passenger restraints plus redesigned child safety seats; rearview cameras; electronic stability controls to prevent skids; advanced automotive lighting systems; constantly evolving highway design safety standards; public information campaigns to urge people to 'buckle up', avoid 'texting' while driving, and cautioning against the dangers of 'drinking and driving' - have all failed to stem a sharp increase in the recent highway death tolls in the United States.

An estimated 40,200 people died in motor vehicle accidents in 2016. (Happily, this rate of increase was down from the 7% increase in 2015.) And this is occurring not just because more miles are being driven owing to cheap gas. The number of deaths *per mile driven* has increased. About half the departed were reportedly 'unbelted'; one-third were drunk or drugged; but speeding was thought to be the '*#1 problem*'.

#### **Speeding as a Measure of the Value of Life: The Time Saved versus the Cost in Lives**

*In 1987, the U.S. government allowed states to raise speed limits on rural interstate roads by 10 mph. As a result, the average speed increased 2.5 mph thereby increasing the fatality rate by 35%. Researchers then calculated that 360 lives were lost for a time savings of 45 million hours, or 125,000 hours per life. Multiplied by an average wage, the speeding motorists lives would be valued at a comparatively modest \$1.54 million each. [Source: The Daily Princetonian, 4-18-2011.](#)*

*By 1998, three states still maintained a 55 mph speed limit; 20 states @ 65 mph; 16 @ 70 mph; 10 @ 75 mph; while Montana had no daytime speed limit.*

Due to popular demand, U.S. highway speed limits continue to rise. Perhaps not surprisingly, Texas has increased speed limits to 85 miles per hour in some rural areas. Currently, about 1,500 miles of U.S. roads enjoy a nominal limit of 75 miles per hour or higher.

### *Life Expectancy - States of the Art*

It should not be surprising that the life expectancy of Americans varies by state - and income. Hawaiians can expect to enjoy their congenial climate for over 81 years. Mississippians manage just 75 birthdays.

Also, among U.S. citizens, Hawaiians were least likely to die from gunfire whereas Alaskans and residents of the former Confederate states (e.g., Louisiana, Mississippi, Alabama) lead the nation in bullet-delivered fatalities. Gun death rates are approximately five times lower among the populations of the far less 'red' states of New York, Connecticut, Massachusetts, and Rhode Island.

While American men average 78 years before succumbing, their European counterparts can imbibe beer and wine for two additional years. Surplus deaths from firearms, drug poisonings and automobile accidents are thought to account for half of the observed disparity.

Still, by any measure, healthy Americans are really valuable. Stanford economists have calculated that the average value of a year of quality American life is about \$129,000. This would amount to almost \$10 million for an entire 78-year male life span. Not surprisingly, insurance gurus have one good year pegged at a maximum payout of just \$50,000.



### *The Beneficial Influence of Affluence*

And then, there is the well-known influence of affluence. It has long been known that rich aristocrats live longer than their hard-working lackeys. Similarly, in today's U.S. economic hierarchy, if you are an oligarch of the 1%, you should live to 87 whereas members of our '*paycheck-to-paycheck*' constituency tend to expire after 78 years. As a consequence, our already wealthy class of citizens collect social security benefits far longer than '*blue collar*' labor, thereby achieving a far higher '*return on investment*'.

To make matters worse, the gap in longevity between America's rich, middle and poor classes has been rapidly spreading. For men born in 1920, there was a 6 year difference in life expectancy between the top and bottom 10% of wage earners. For those born in 1950, that difference had increased to 14 years. For women, the gap had grown from 4.7 to 13 years. These trends have been attributed to differences in smoking, obesity, drug use, access to advanced health care, and, to a *degree*, educational opportunities.

### *America's 'middle class'*

U.S. middle-income households – those with an income that is two-thirds to double the U.S. median household income – had incomes ranging from about \$42,000 to \$125,000 in 2014. This range encompasses just about half of Americans. Still, perhaps optimistically, nine out of ten Americans self-identify as '*middle class*' (Pew Research Center).

### *Old MacDonald Had a Farm*

In 1963, Engineering Professor Harold Thomas published a seminal paper in the Quarterly Journal of Economics, Harvard University Press, entitled "*The Animal Farm: A Mathematical Model for the Discussion of Social Standards for Control of the Environment*".

Using a farm scenario where the sale value of members of a herd and the cost of preventing animal disease and death are both known, his mathematical formulation demonstrated that when a quality standard is imposed, it effectively establishes a value for a life.

Whimsically, his paper ends, "*not with a Q.E.D., but with an E.I.E.I.O.*"

By extension, air, water, and food quality standards - even speed limits and worker protection regulations - are effectively a reflection of the value that society places on human life. Among populations where life is cheap, standards are weak - or absent. Nations with high standards value their citizens.

In 2017, it appears safe to project that many standards and social benefits in the U.S. are on their way to being diminished - with many rescinded - both in the name of fiscal exigency and, ideologically, as a reactionary reversal of centuries of *creeping socialism*. As a consequence of these broad-based social safety net reductions, the extrinsic worth of the lives of the majority of Americans can be expected to decline.

## When the Value of Human Life goes Negative

At the other extreme, thousands of really young humans (a.k.a., children) are now deemed worthless in parts of the world where the natural resources needed to sustain human life have been compromised by millennia of resource exploitation and overpopulation. (*Mean streets hold little magic for young African 'witches'.* Sharon LaFraniere, *The New York Times*, November 13, 2007.)

Besides near-perpetual war, an evolving tactic for population control in parts of Angola and the Congo involves accusing one's own child of being a *witch* (one who can eat the life force of another). As a remedy, generally with the paid blessing of a fundamentalist pastor, the child undergoes a painful and traumatic exorcism.

After ritual exorcism (deliverance), some of the '*cleansed*' child witches have been '*burnt, poisoned, slashed, chained to trees, buried alive or simply beaten and chased off into the bush.*' Most are simply abandoned to the streets, never to be fed by their family again. (These may be the lucky ones.)

Although lucrative for the pastor, this bizarre religious practice doesn't say much for the effectiveness of the exorcism. If the '*cleansed*' kids are still feared, tortured and murdered, what good did the exorcism do? Shouldn't these African mommas get their money back?

One might suspect that the whole purpose of making frivolous accusations of witchcraft, followed by religious exorcism, beatings, and banishment, is to lay blame for poverty on these accused child victims. Their mommas may not care to take them back. These children want to eat. They require care. They take up space. They need clothing. They are living symbols of the inability of their parents to provide them with nourishment plus a safe and livable home.

As a result, their value has become negative. ("*You want them; you can have them!*", one Nigerian father reportedly yelled at an investigative reporter in an unwitting validation of the real motivation for the witch hunts.) The perverted religious charade the children are forced to endure merely provides a rationalization and local social shield for the heinous behavior of the parents.

So, which is worse, using contraception to limit family size or continuing to have children until their numbers become economic burdens so intolerable that the most vulnerable of them are dispatched to the streets to fend for themselves?



(Photo, *The Guardian*, Tracy McVeigh: The child '*witches*' of the Niger Delta)

## The Health Care Debate and the Declining Value of Life in the U.S.

Political debates are constantly being conducted over our nation's economic future. In various guises, we hear rhetoric related to our deteriorating infrastructure, our underfunded - or debilitating - military expenditures, the adverse economic effects of immigration and outsourcing on employment, and more recently, the economic problems imposed by our aging population owing to the social contract costs they engender. In the end, all of these issues seem to be largely related to a tacit, but grudging, recognition of the impossible sustainability of current American lifestyles.

In accordance with their avowed individual interpretations of the *mandate of the people*, our most conservative political leaders advocate steering our nation onto a course of budgetary restraint as part of a long-term effort to achieve deficit reduction and create economic sustainability. To arrive at this goal, almost all the proposed remedies for our nation's problems suggest that the valuation of most human life in the United States must now enter a period of austerity and retrenchment.

### Value of a Statistical American Life, \$ millions

USEPA	2000	7.8
USEPA	2011	9.1
Bush Administration	2008	6.8
Food & Drug Administration	2008	5.0
Consumer Product Safety Comm	2008	5.0*
Food & Drug Administration	2010	7.9
Department of Transportation		6.0
Office of Management & Budget		> 5.0
U.S. Soldier's death benefit		0.5
Department of Homeland Security		x 2**

\* The cost of making mattresses less flammable was estimated as \$343 million.

At \$5 million each for an estimated 270 lives saved, benefits totaled \$1.3 billion.

\*\*Double Value for deaths due to terrorism.

### Value of a Year of Quality U.S. Life, in \$1,000s

Insurance Company (vs. treatment costs)	50
Stanford University estimate	129
FDA (nutrition labeling, 1999)	100
Cost of Year of Dialysis (maximum)	488
Canada, Britain, Netherlands	50

Source: NY Times, *The Value of a Human Life*, 5-20-2008

## *The U.S. Health Care Debate*

Our *health care debate* is illustrative of just one of our problems. Our aging population, largely convinced that old age is a disease to be combatted using an ever-increasing array of new medical technology, is, quite naturally, seeking to access these impressive medical advances to extend some of the most comfortable years of their lives. Along with increasing health expenditures for an expanding portion of the American population, the cost demands placed on government-supported medical benefits continue to grow. However, viewed from a conservative budgetary standpoint, providing federal subsidies to extend the lives of this burgeoning group of largely unproductive citizens constitutes a diseconomy. Retirees consume and use, but don't work and create. We don't launch new businesses or create productive jobs, unless you count retirement home workers, wheelchair manufacturers, and hospital orderlies.

*You may not be as old as you think you are.*

One proposal that has been advanced to mitigate the economic problems created by an aging population is to make oldsters work longer, thereby maintaining their economic value by extending the age at which they can start to access retirement benefits. Younger citizens, newly entering the job market and confronted with dismal employment prospects, may view this approach with skepticism. Seniority does not serve their cause. Graduate school may not profitably fill the gap until they can become productive, revenue-producing, income-earning members of society. On the other end of the payroll, employers fear they may have to provide more handicap parking and schedule longer nap times for their ever more aged workers. This has not worked out well for some of our air traffic controllers.

*Welsh is not just a language. It's Ryan's song.*

Another approach to reining in our escalating expenditures on the most unproductive and costly segment of our society is to welsh on the promise of social benefits upon retirement. A half century ago, in a benevolent effort to provide American citizens with financial security during their old age, a particularly compassionate element of our government made some long-term commitments which are now being attacked as foolish and imprudent. Detractors now deem it impossible for our government to access sufficient revenues to meet these commitments. The only remaining hardheaded business option is to simply abrogate America's unprofitable social contracts.

So, are the current assaults on Medicare, Medicaid, and Social Security merely a sober recognition of the fact that the aging portion of the American population is consuming more of our national resources than they are entitled to? Probably. However, if so, balanced-budget-conscious politicians seem to be learning that cranky old folks not only believe that they retain some intrinsic value, but that even the most virulent tea-sippers among us appear very content to receive regular reimbursement checks from the government both for health care and, in their view, as well-deserved repayment for their working lifetimes of retirement contributions. After all, whose fault is it that a compassionate federal administration once made such a favorable deal with its citizens?

How often does that happen?

### *Disenfranchise the incompetent voters!*

Making matters worse, old farts vote. Therein may lie the budgeteer's best opportunity for reining in our outsized burden on the national treasury. From the days of the writing of our Constitution, it has been an American tradition to deny the vote to various groups that were considered mentally incompetent to make rational economic decisions; some because they were members of an inferior race; some because they weren't smart and diligent enough to achieve ownership of land; and a large portion of our populace owing to their being born as an inferior sex. Similarly, if today's disoriented Grumpy Old People were simply disenfranchised, it should be much simpler to arrive at political solutions that would ultimately lead to the elimination of those social benefits now being frivolously squandered on the worthless of America.

To support a campaign to disenfranchise older voters, it will be useful for budget-cutters to emphasize just how worthless oldsters have become. The following table is an illustration of how a steely-eyed accounting of the economic value of a typical American life might actually appear as a function of age. (Full disclosure, in case you haven't already figured it out, the writer is closest to  $\Omega$ .)

Age Range, years	% of Value of Life *
$\alpha$ - 10	- 3
10 - 20	8
20 - 30	23
30 - 40	29
40 - 50	36
50 - 60	13
60 - 70	8
70 - $\Omega$	- 20
Lifetime	100

A major flaw in the *disenfranchisement alternative* is highlighted by polls showing that the physically and intellectually decrepit are disproportionately (+ 21%) those very voters who have been among the nation's most antisocial (a.k.a., cruel, unfeeling, merciless, ruthless, pitiless, heartless, cold-blooded, cold-hearted, callous, unpitying, unforgiving, uncaring, unsympathetic, '*compassionately conservative*'). Accordingly, this Alzheimer's coalition has been the cohort most strongly supportive of those politicians who are now joined in lockstep in their dedication to ending the nation's social entitlement programs. (Ironically, denying the franchise to our nation's most unproductive hordes has the potential, if understood, to result in the diminution of these legislative budget reformers most enthusiastically supportive political base.)

Nevertheless, evaluating life as a function of age is far from a recent concept. In Leviticus 27:1-7, (*"The Lord said to Moses ..."*), God values males and females - in shekels of silver - according to age.

God's Valuation in Shekels of Silver		
Age Range, years	Male	Female
$\alpha$ - 5	5	3
5 - 20	20	10
20 - 60	50	30
60 - $\Omega$	15	10

It is interesting to note that, except for the 5 to 20 age bracket, the female/male value ratio is 3/5, the same as the U.S. Constitutional "*Three-Fifths Compromise*" which established the value of slaves.

*Ask you doctor if ..... is right for you! ... or how Supply creates Demand.*

Another interested constituency, health care insurance and pharmaceutical companies, have artfully lobbied Congressional leaders to ensure that steadily increasing private and government spending on health care continues unabated. Even while working to cripple government efforts to exercise legislative control, corporations have cited the overall rise in health care costs as justification for continued insurance rate increases. (Averaging 8.3% per year over for almost 40 years, U.S. health care cost increases have nearly matched the rate of salary increases for corporate executives.)

On the pharmaceutical front, newly formulated miracle drugs, designed to help us address ever more exotic diseases (e.g., ugly armpits, erectile dysfunction), are vividly and repetitiously brought to our attention along with our nightly *'breaking'* world news. As a result of this creative marketing, those who walk with walkers can now be found shuffling towards those hospices most conveniently located nearest their pill dispensaries. (Alternately, middle age pillsters, now erectly functional, simply head to their tubs.) Banned in most civilized nations, only the U.S. and New Zealand reportedly countenance this *direct to consumer* drug marketing approach.

Still, those few of us that can decipher our nation's healthcare financial balance sheet will likely learn that most of our health care expenditures do, in fact, go to health care providers - for hospital stays, doctor's visits, drugs, and a wide array of fees-for-service, such as X-rays, MRI exams, implants, prosthetics and, also, for what seems to many knowledgeable medical authorities, unnecessary procedures. Accordingly, President Obama's *Affordable Care Act* had targeted those highly profitable *fee-for-service* incentives that had led to profiteering by over-treatment and, worse, had resulted in questionable medical outcomes.

*Package deal - Lose your heart in an exotic paradise ...*

Rising U.S. medical costs have also spawned the rapid growth of *medical tourism*. This adventure often combines a trip to a faraway tropical clime with a major medical procedure plus a luxurious hospital stay. With the number of American medical tourists now approaching two million per year, a major provincial concern is emerging over the loss of revenue to the U.S. health care and tourism industries. Of course, not everyone in an ever-enlarging nation of 324 million can afford to contain their medical costs in this seemingly agreeable fashion. (324 - 2 = 322).

## MEDICAL TOURISM 101

Medical tourism refers to the thousands of Americans who travel to other countries each year in search of more affordable health care. Some go for elective surgeries, such as breast augmentation or dental work, while others pursue medically necessary procedures.

### COST COMPARISON

PROCEDURE	LOCATIONS		
	N. America	India	France
<b>Medical</b>			
Heart bypass	\$100,000	\$7,000	\$33,100
Coronary angioplasty	\$35,000	\$3,700	\$18,400
Hip replacement	\$40,000	\$5,800	\$15,000
Knee replacement (single)	\$35,000	\$6,700	\$17,000
Laparoscopic gastric bypass	\$30,000	\$16,500	N/A
Rotator cuff repair	\$40,000	\$3,700	N/A
ACL repair	\$17,000	\$3,700	N/A
<b>Cosmetic</b>			
Breast augmentation	\$5,000	\$2,500	\$9,600
Breast lift	\$9,000	\$3,000	\$7,000
Breast reduction	\$4,000	\$2,100	\$10,000
Face lift	\$8,500	\$2,500	\$12,300
Liposuction	\$7,000	\$1,750	\$7,900
Nose job (rhinoplasty)	\$4,200	\$2,250	\$7,000
Tummy tuck (abdominoplasty)	\$6,400	\$2,500	\$7,900

Note: Prices may vary.

Source: MedSolution.com

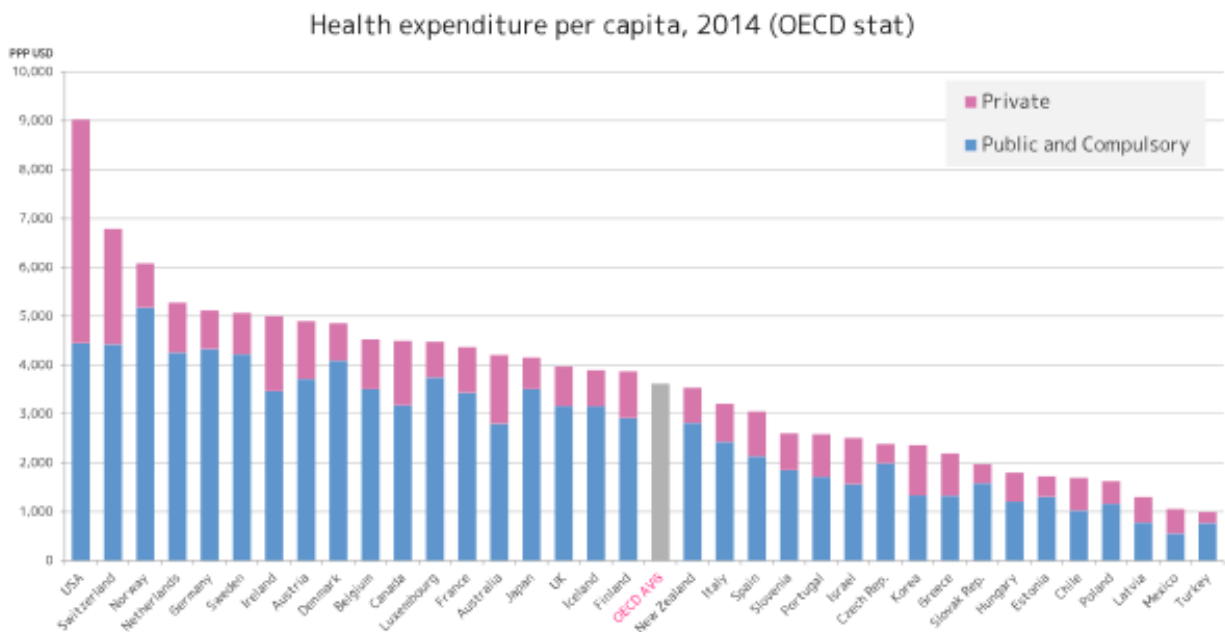


*“The first recorded instance of people traveling to obtain medical treatment dates back thousands of years to when Greek pilgrims traveled from all over the Mediterranean to the small territory in the Saronic Gulf called Epidauria. This territory was the sanctuary of the healing god Asklepios.*

*“Spa towns and sanitariums may be considered an early form of medical tourism. In 18th-century England, for example, patients visited spas because they were places with supposedly health-giving mineral waters, treating diseases from gout to liver disorders and bronchitis.*

*“The avoidance of waiting times is the leading factor for medical tourism from the UK, whereas in the US, the main reason is cheaper prices abroad.*

*“Popular medical travel worldwide destinations include: Costa Rica, Ecuador, India, Israel, Jordan, Malaysia, Mexico, Singapore, South Korea, Taiwan, Thailand, Turkey, (and, presumably, for its more advanced medical technology) the United States.”*



Fiscally conservative budget reformers generally opt to view the costs of U.S. health care as grossly excessive and in need of ‘control’ (i.e., reduction). For comparison, among the 35 OECD countries, the U.S. spent \$9451 per citizen in 2015 while Turkey spent a mere \$1064. If one assumes equivalence, in health care technological capabilities and availability among nations, the U.S. is spending far too much.

Alternately, the amount a nation invests per citizen for the preservation of health - and life - might be viewed in terms of the relative value that is placed on the lives of each citizen. (The annual expenditures of \$167 and \$25, respectively, for Afghanis and Central Africans may be a dramatic illustration.)

## **Assessing the Value of Your Life - So, what do you think you are worth?**

For all the handwringing over assessments by government *death panels*, each of us implicitly places a value on our own life. When we get a raise, our self-esteem goes up. When we lose our job, it goes down. Whenever we sell our time for a wage, are we not marketing the finite number of working hours available to us? Some of us will not accept a minimum wage job; many more have to.

Loss of income and prolonged joblessness may not only lead to despair and a negative self-image but, possibly, suicide or, still more likely, a life of crime. (It should not be forgotten that prostitution and thievery are humanity's classic jobs of last resort.) For most of us, even the value each of us places on our own life may vary from day to day along with changing external circumstances and imagined future prospects.

### *Slum or Gated Community?*

Most of us spend most of our time living, working, and playing in a circumscribed environment. Exiting a front door, for some, may entail walking into a lovely floral garden; for others, into a degraded urban landscape. The sights, sounds, smells, and dangers that confront us during our daily activities are, in part, a significant element of the value of our lives as measured by the quality and safety of the immediate environment surrounding us.

Whenever one casts a vote for a politician that promises to relieve industry of the onerous regulatory burdens placed on it by federal environmental and consumer protection agencies, such as USEPA, OSHA, FDA, CPSC, EEOC, NLRB, that voter is almost certainly valuing, or devaluing, their very own life.

## **Legislative Actions undermining the Value of Life in Missouri - A Case Study**

Here in America's Heartlessland, '*conservative*' lawmakers have continually launched efforts to rescind Missouri's *voter mandated* cost of living adjustment (COLA) to the minimum wage. In 2017, defying St. Louis voters endorsement of a \$10 per hour minimum wage, Missouri's predominantly rural State legislators opted to preclude Missouri cities from independently taking such humanitarian actions. Instead, they created a state-wide minimum of \$7.70 per hour - ostensibly, to simplify bookkeeping. Ironically, such an position sharply contrasts with Missouri's '*state's rights*' campaigners who vigorously lobby (but only at the federal level) for accessing the wisdom embodied in '*local control*'.

### ***Missouri's Minimum Wage***

Passed in every county in the State in 2006, three-quarters of Missourians voted to provide a *cost-of-living adjustment* to the state's minimum wage to enable the incomes of its lowest wage earners to keep pace with inflation. As a result, Missouri's minimum hourly wage had since increased from \$5.15 to \$7.25, reaching the point where it equaled the federal minimum wage rate. However, out of deepening concern for Missouri's marginal labor scavengers who maintain that their impoverished (and likely

unsustainable) businesses are unable to offer living wages for their employees, the State's House of Representatives advanced bills that would eliminate any future cost-of-living adjustments.

Happily, not everyone in Missouri works for an hourly wage. Many, including some public law enforcement officials, manufacture specialty chemicals. Using figures from the *EI Paso Intelligence Center (2011)*, reporters proudly announced that Missouri had retained its number one position in that regard for a record eighth straight year.

**BBC, 30 April 2011: Hong Kong workers to enjoy minimum wage for first time**

In an alternate universe, marking a departure from its renowned free-market philosophy, *"Hong Kong has introduced a minimum wage that is expected to benefit around 10% of (its) working population. The minimum wage has been resisted by the business community, who say it is too costly. Some employers have (fired and) rehired workers on new contracts with unpaid meal breaks and rest days to avoid paying a higher wage bill."*

*"With the exception of Singapore, most Asian countries now have a minimum wage or are considering one."*

In recent years, Missouri's solons also devaluated the lives of Missouri citizens and workers through a range of purportedly *pro-development* legislation.

Encouraged by lawmakers willingness to sacrifice the value of the lives of the state's lowest income workers to the Gods of economic development, Missouri business leaders, backed by the Missouri Chamber of Commerce and similar trade groups, aggressively lobbied the majority legislative conservatives to enact their *Six-Point Plan*.

The *Plan* was aimed at devaluating the lives of Missouri's working citizens under the guise of promoting economic growth. It called for *tort reform*, *workers' compensation reform*, and *corporate tax reform* (a.k.a., elimination) along with *capping of the minimum wage* and *making it as difficult as possible for employees to sue for discrimination*. At the final bell of the 2011 legislative session, two of the bills had already been enacted, three were newly passed, and one had been vetoed by the Democratic governor. Newspaper accounts proclaimed that the Chamber membership rejoiced.

By 2017, under a Republican administration, further progress was made in limiting citizens and workers rights under the rubric of labor and tort '*reform*' legislation. Alternately, the new Governor's widely advertised pre-election promises to curb legislator's ethics violations went unfulfilled.

### *America's Laborers ... not so middle class anymore?*

Most working age Americans (63%) still commute to salaried jobs. As President Barack Obama prepared to relinquish his Presidency, their average wage (2017) had rebounded to about \$26 per hour while only 4.6% of our nation's would-be workers remained unemployed. However, as our population continues to grow, the number of unemployed American citizens will ultimately be expected to begin equalling or outpacing the rate of new job creation. Adding to this burden of inexorable population growth, new federal, state, and local government fiscal austerity measures directed at reducing the complement - and labor costs - of public employees promises to substantively increase the nation's cache of unemployed and underemployed workers.

In recent years, when new jobs have become available, competition has been found to be astonishingly fierce even though the wages offered have been pegged at the minima and the working hours considerably fewer than what is needed to secure a living wage. *(As an example, in a single day in the spring of 2014, McDonald's Corporation hired a record 62,000 new workers at \$9 per hour. Close to a million aspirants queued up in hopes of launching their careers in the fast-food industry. Reportedly, the fortunate six percent of successful recruits will net an average of \$8,354 per year.)*

So will diminishing opportunities and valuation of our nation's employees result in a decline in the overall value of American life? Nearly a half-century of entrepreneurial outsourcing of domestic jobs to access the world's most desperate labor pools has buttressed our nation's embrace of *free trade*. This, coupled with the political emasculation of unions (*Right to Work* - for less.); the demonizing of incompetent and slothful teachers (who quit work at 3 p.m. and elect to take all summer off); and the latent perception that indolent public employees are overpaid parasites feasting at the public trough, have combined to foment cynicism over the worth of our public servants. Even our police and firefighters are too fat.

Obviously, our forthcoming national devaluation of life will not affect all Americans uniformly. Far from it. An influential complement of our established upperclass business owners and market investors can readily accommodate a substantial devaluation. Many of our *corporate* citizens are even likely to profit from a predictable, progressive decline in our nation's valuation of life.

If you are among that fortunate percentage of the American citizenry that have already amassed (or, better yet, inherited) millions of dollars, you may not really have to work, at least, not at making or creating anything. You don't necessarily have to labor to start new businesses. Your investments will support you. Moreover, properly advised of the centrality of your important contributions to the American economy, many legislators may be happy to ensure that all the governmental resources needed to maintain and advance the nation's future prosperity will remain in your hands - till death and beyond. You are valuable.

*The IRS Statistics of Income Division reported that, in 2008, the income of the top 400 Americans averaged \$270.5 million, down from \$344.8 million in 2007. Only 8 percent of that income came from salary; the rest came from capital gains, now taxed at 18 percent.*

*How many individuals own as much wealth as the bottom half of the world's population (approximately, 3.6 billion and increasing) combined?*

*Eight, as calculated by Oxfam from 2016 annual survey data published by Forbes magazine plus data from Credit Suisse on the estimated assets of the global poor.*

*The lucky eight men (no women):*

<i>Bill Gates,</i>	<i>Microsoft, \$75 billion.</i>
<i>Amancio Ortega Gaona,</i>	<i>the Spanish founder of the fashion company Inditex, \$67 billion.</i>
<i>Warren E. Buffett,</i>	<i>Berkshire Hathaway, \$60.8 billion.</i>
<i>Carlos Slim Helú,</i>	<i>Mexican telecommunications magnate, \$50 billion.</i>
<i>Jeff Bezos,</i>	<i>Amazon, \$45.2 billion.</i>
<i>Mark Zuckerberg,</i>	<i>Facebook, \$44.6 billion.</i>
<i>Lawrence J. Ellison,</i>	<i>Oracle, \$43.6 billion.</i>
<i>Michael R. Bloomberg,</i>	<i>Bloomberg L.L.P., \$40 billion.</i>

**... then, along came Trump.**

The election of Donald Trump, fully accompanied by an anti-government, laissez-faire Congress, has provided further opportunities for a substantial series of devaluations of the lives of ordinary Americans. This has largely been achieved through administrative edicts leading to the eradication of the economic and socially progressive environmental programs established under President Barack Obama during which, over an eight-year tenure, a severely crippled U.S. economy had steadily improved in terms of economic growth and employment gains for middle-class workers.

As a measure of the recent political assault on Obama's legacy, on October, 2017, the New York Times published a list of 48 federal regulations which had been - or were in the process of being - overturned by the Trump administration for the purpose, nominally, of reducing the *onerous financial and administrative burdens* imposed on America's declining fossil fuel and other outdated and uncompetitive industries.

(Check off each of these reversals which you believe will make you richer, or lengthen, enhance, or add tangible value to your future life or the lives of your loved ones.)

**Obama era rules that have already been overturned:**

- ☐ Flood building standards
- ☐ Ban on chlorpyrifos, a potentially harmful pesticide
- ☐ Freeze on new coal leases on public lands
- ☐ Methane reporting requirement
- ☐ Anti-dumping rule for coal companies
- ☐ Decision on Keystone XL pipeline
- ☐ Decision on Dakota Access pipeline
- ☐ Third-party settlement funds
- ☐ Offshore drilling ban in the Atlantic and Arctic
- ☐ Ban on seismic air gun testing in the Atlantic
- ☐ Northern Bering Sea climate resilience plan
- ☐ Royalty regulations for oil, gas and coal
- ☐ Inclusion of greenhouse gas emissions in environmental reviews
- ☐ Permit-issuing process for new infrastructure projects
- ☐ Green Climate Fund contributions
- ☐ Mining restrictions in Bristol Bay, Alaska
- ☐ Grizzly bear listing as endangered species
- ☐ Hunting ban on wolves and grizzly bears in Alaska
- ☐ Protection of whales and sea turtles
- ☐ Reusable water bottles rule for national parks
- ☐ National parks climate order
- ☐ Calculation for "social cost" of carbon
- ☐ Planning rule for public lands
- ☐ Copper filter cake listing as hazardous waste

**Rollbacks in progress:**

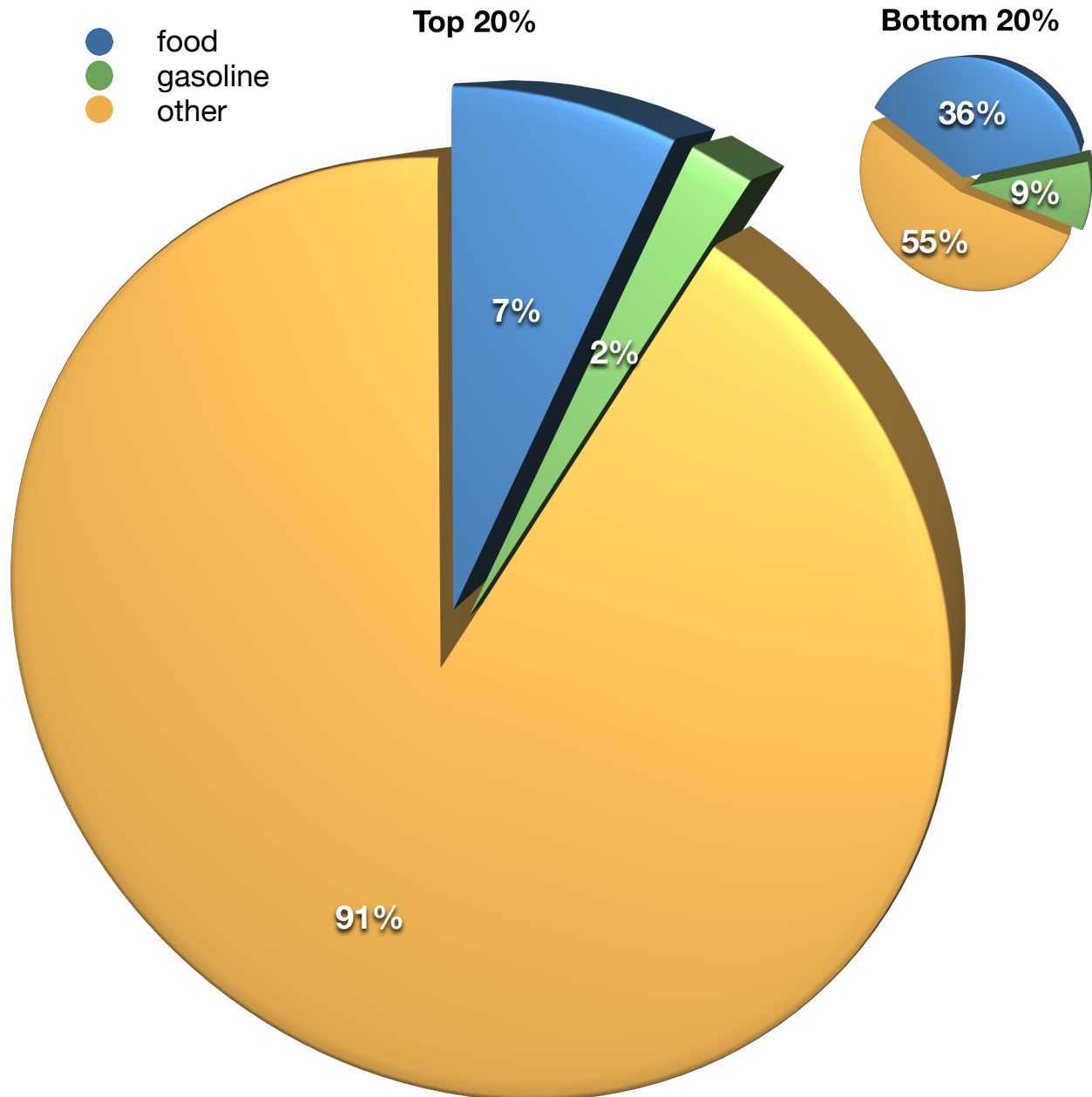
- ☐ Clean Power Plan
- ☐ Paris climate agreement
- ☐ Wetland and tributary protections
- ☐ Car and truck fuel-efficiency standards
- ☐ Status of 10 national monuments
- ☐ Status of 12 marine areas
- ☐ Limits on toxic discharge from power plants
- ☐ Coal ash discharge regulations
- ☐ Emissions standards for new, modified and reconstructed power plants
- ☐ Emissions rules for power plant start-up and shutdown
- ☐ Sage grouse habitat protections
- ☐ Fracking regulations on public lands
- ☐ Oil rig safety regulations
- ☐ Regulations for offshore oil and gas exploration by floating vessels
- ☐ Exploratory drilling in the Arctic Wildlife Refuge
- ☐ Hunting method regulations in Alaska
- ☐ Emissions standards for trailers and glider kits

**Rollbacks in limbo**

- ☐ Methane emission limits at new oil and gas wells
- ☐ Limits on landfill emissions
- ☐ Mercury emission limits for power plants
- ☐ Hazardous chemical facility regulations
- ☐ Groundwater protections for uranium mines
- ☐ Efficiency standards for federal buildings
- ☐ Rule helping consumers buy fuel-efficient tires



Yes, the charts do indicate the relative size of the pie you receive, as mean income, if you are in the top (\$186,400 per annum) versus the bottom (\$ 11,900 per annum) 20% of American households. (Guess which group notices changes in petroleum costs the most.)



As for the remainder of twenty-first century Americans (now with decreasing purchasing power, debilitating household debt, inexorably rising food and utility costs, competing in a nation with a growing population, internecine anger and class warfare), most recognize that the value of their lives is changing.

Press 1 if you believe yours is going up, ...